

## BROKER DIP FORM

Date..... Introducer..... FCA number.....

Under the terms of the European Mortgage Credit Directive:

1. Are CLIENTS tax payers in the UK only? YES/NO
2. Is income all in pound sterling? YES/NO (we cannot use foreign income)

Personal Details	Applicant 1	Applicant 2
Full Name		
Address		
Date of Birth		

Client Credit History		
Ever had a mortgage application declined?	Y / N	Y / N
Mortgage or Loan Arrears in last 12 months?	Y / N	Y / N
Defaults	Y / N More than £500 Y / N	Y / N More than £500 Y / N
CCJ's	Y / N Satisfied Y / N More than £500 Y / N	Y / N Satisfied Y / N More than £500 Y / N
Bankruptcy	Y / N Discharged more than 6 years Y / N	Y / N Discharged more than 6 years Y / N
IVA or DMP	Y / N Discharged more than 3 years Y / N	Y / N Discharged more than 3 years Y / N
Additional information		

Employment		
Occupation	Employed / Self-Employed / Not Employed	Employed / Self-Employed / Not Employed
Length of service		
Basic Income		
O/T/Bonus/Commission		
Any other income		

<b>Commitments</b>					
Loan/School fees/ c.card/ maintenance	In name of	Lender	Balance	Monthly Repayment	End Date

<b>Mortgage requirements</b>			
Loan Required	£	Term	Years
Valuation/purchase price	£	LTV	%
Purpose of loan	Purchase / Remortgage / Further Advance		
Reason for remortgage			
Debt Consolidation YES/NO	Debt Consolidation element £	and % of Loan Applied for	%
Effects on consolidating debt	1. Discussed cost associated with increasing the term 2. Turning an Unsecured Loan into a Secured Loan 3. Is the consolidation a result of payment problems		YES / NO YES / NO YES / NO
Repayment method (If Interest Only, advise the repayment vehicle)			

<b>Suitability</b>	
What duration of any discount/fixed rate preferred	YRS
If Lending in/into retirement will loan be repaid when reaches age of 85?	YES / NO / NA
Is there adequate life insurance to cover the loan? <b>(Establish detail in the event of either death particularly when lending to older borrowers and continued affordability, and note below *)</b>	YES / NO

**Background/additional information and reason for DIP:**

# AFFORDABILITY CHECKLIST

	APPLICANT 1	APPLICANT 2
<b>NET MONTHLY INCOME</b>		
Salary		
Other		
<b>TOTAL</b>		
<b>OUTGOINGS (Monthly)</b>		
<b>Essential Household Bills</b>		
Council Tax		
Electricity		
Gas		
Water		
Telephone & Internet		
House Insurance		
Car Insurance		
Work Travel Costs		
Food & Clothing		
<b>Basic Expenditure</b>		
Life Assurance		
Child Care		
Leisure/Entertainment		
Mobile Telephone		
School Fees		
<b>Committed Expenditure</b>		
Loans/HP		
Maintenance Payments		
Other Mortgage Payments		
Lease Payments		
Credit/Store Cards		
<b>Total Monthly Outgoings</b>		

## Declarations

I agree that this information is a true record of my discussions with the clients and that this information is true to the best of my knowledge.

I agree that Beverley Building Society may use this information to satisfy any other regulatory requirements from time to time in force.

**Advisor name**..... **Signature**..... **Date**.....